Information to identify the case:			
Debtor 1	Yvette M. Boyd	Social Security number or ITIN xxx-xx-3658	
	First Name Middle Name Last Name	EIN	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN	
United States Bankruptcy Court District of New Jersey			
Case number:	20-10360-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Yvette M. Boyd aka Yvette Patterson, aka Yvetta Patterson Boyd

6/26/20

By the court: Andrew B. Altenburg Jr.

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court District of New Jersey

In re: Yvette M. Boyd Debtor Case No. 20-10360-ABA Chapter 7

CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jun 28, 2020.
                         +Yvette M. Boyd, 230 Burgundy Drive, Swedesboro, NJ 08085-1337
+Brian J. Duffield, 95 North Main Street, Mullica Hill, NJ 08062-9421
+Ekaterine N. Eleftheriou, 95 North Main Street, Mullica Hill, NJ 08062-9421
+A-1 Collection Service, PO Box 7387, West Trenton, NJ 08628-0387
Arcadia Financial, PO Box 4367, Carol Stream, IL 60197-4367
+Associates in Hem-Oncology, P.C., One Medical Center Blvd., Suite 341,
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518654236
518654241
518654242
                             Chester, PA 19013-3902
                          +Bayview Loan Servicing, LLC, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518672396
                          +Beckett Association, 212 Village Ctr Drive, Swedesboro, NJ 08085-1450
Black Expressions, c/o National Credit Solutions, 3680 E I 240 SVC R,
518654248
                           Black Expressions, c/o I
Oklahoma City, OK 73155
518654249
                          Booth Radiology Associates, PO Box 8500 #1042, Philadelphia, PA 19178-1042
+Bullock, Rodio, Soehren Dental, 750 Rt. 73 South, Suite 209, Marlton, NJ 08053-4133
+CARMAX AUTO FINANCE, 225 CHASTAIN MEADOWS COURT, STE 210, KENNESAW, GA 30144-5942
518654250
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                           Cafone Care LLC, 8 High Street Ste 1B, Mullica Hill, NJ 08062-9540
                           Citizens Bank, N.A., c/o Associated Credit Services, Inc., PO Box 5171,
518654264
                             Westborough, MA 01581-5171
518654268
                           Columbia House, c/o National Credit Solutions, 3680 E I 240 Svc R,
                             Oklahoma City, OK 73135
                           Comcast, c/o IC Systems,
518654269
                                                                          PO Box 97029, Redmond, WA 98073-9729
                                             c/o Sunrise Credit Service, 260 Airport Plaza Boulevard,
518654271
                          +Comcast.
                             Farmingdale, NY 11735-3946
518654272
                          +Comcast-NEAM, c/o ARC Group, Inc. dba CRG, 1012 State College Road, Ste 202,
                             Dover, DE 19904-6506
                             Commonwealth of Pennsylvania, County of Delaware, Concord Village Shops, 2nd Floor, 485 Baltimore Pike, Glen Mills, PA 19342-1161
518654273
                          +Commonwealth of Pennsylvania,
                           DiMarino, Kroop, Prieto, GI Assoc, 17 W Red Bank Ave, Ste. 3, Woodbury, NJ 08096-1630
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                           DirecTV, PO Box 830032, Baltimore, MD 21283-0032
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                          +Direct Brands Inc, c/o Penn Credit Corp, 916 S 14th Street, Harrisburg, PA 17104-3425
                         +Direct Brands Inc, c/o Penn Credit Corp, 916 S 14th Street, Harrisburg, PA Dr. Hilli Family Practice & Wellnes, 511 Beckett Road Unit 8, Logan Township, +EZ Pass, c/o Penn Credit, PO Box 1259, Oaks, PA 19456-1259

Emerg Care Services of NJ, P.A., PO Box 740021, Cincinnati, OH 45274-0021

FMS Services, PO Box 68245, Schaumburg, IL 60168-0245

+Family Psychological Service, 307 Wall Street, Princeton, NJ 08540-1515

+Financial Recoveries, 200 E Park Drive Ste 100, Mount Laurel, NJ 08054-1297

First Premier Bank, c/o FNCB, PO Box 51660, Sioux Falls, SD 57117-5147

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                          +Medical Diagnostic Laboratories, LLC, 2439 Kuser Road, Hamilton, NJ 08690-3303 +Midland Funding LLC, c/o FBCS Inc, 2200 Byberry Road Ste 120, Hatboro, PA 19040-3739 +NJ E-ZPass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971 New Jersey American Water, Box 371331, Pittsburgh, PA 15250-7331
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                          Harrisburg, PA 17109-0128

PAM, LLC-PA Turnpike Misc., PO Box 430, Milwaukee, WI 53201-0430

PERITUS PORTFOLIO SERVICES II NCEP, PO BOX 141419, IRVING, TX 75014-1419

+PNC Bank, Consumer Loan Center, Mailstop P5-PCLC-02-R, 2730 Liberty Avenue,
518654315
518745972
518654325
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518654314
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                             Parsippany, NJ 07054-5020
                          +Payday Loan Yes.com, c/o Northern Resolution Group, PO Box 566, Amherst, NY 14226-0566
Penn Medicine, c/o Arcadia Recovery Bureau, LLC, PO Box 70256,
Philadelphia, PA 19176-0256
518654316
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                          +Pennsylvania State Constable,
518654321
                                                                                  PO Box 609,
                                                                                                         Clifton Heights, PA 19018-0609
                          Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095
Physician Billing PB Chop, Lock Box 8017, PO Box 8500, Philadelphia, PA 19178-8017
+Police & Fire FCU, 2837 Southampton Road, Philadelphia, PA 19154-1206
518654323
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                          +Premier Urgent Care-Swedesboro,
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+RMS, 305 Fellowship Road #100, PO Box 5471, Mount Laurel, NJ 08054-5471
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                                                                                     174 Democrat road,
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Township of Logan, Logan Twp Tax Assessor, PO Box 314, Bridgeport, NJ 08014-0314
+Township of Logan, Brian J. Duffield, Esq., 95 North Main Street,
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                 +Verizon New Jersey, c/o FNCBm Inc., PO Box 51660, Sparks, NV 894
+W. Reed Kindermann MD, Ophthalmology, 3001 Chapel Avenue Ste 200,
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                  E-mail/Text: usanj.njbankr@usdoj.gov Jun 27 2020 01:28:05
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smq
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2120 Crestmoor Road, Ste. 30, Nashville, TN 37215-2654

Case 20-10360-ABA Doc 48 Filed 06/28/20 Entered 06/29/20 00:35:25 Desc Imaged Certificate of Notice Page 5 of 7

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Consumer Relations, 7805 Hudson Road Ste 100, Woodbury, MN 55125-1595
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                    Carly Schultz, LTMUA, 69 Jefferson Lane, Logan, NJ 08085-4527
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Case 20-10360-ABA Doc 48 Filed 06/28/20 Entered 06/29/20 00:35:25 Desc Imaged Certificate of Notice Page 6 of 7

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Total Noticed: 164

Date Royd: Jun 26, 2020

User: admin

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518654239	EDI: AGFINANCE.COM Jun 27 2020 04:38:00 American Gen, c/o Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
518654339	EDI: NAVIENTFKASMSERV.COM Jun 27 2020 04:38:00 Sallie Mae, PO Box 9500, Wilkes Barre, PA 18773-9500
518654340	E-mail/Text: CollectionsCompliance@firstdata.com Jun 27 2020 01:29:23 Sears Home Services, c/o TRS Recovery Services Inc, PO box 60022, City of Industry, CA 91716-0022
518654347	+E-mail/Text: Bankruptcies@nragroup.com Jun 27 2020 01:29:17 South Jersey Sports Medicine Center, c/o National Recovery Agency, 2491 Paxton Street,
518654350	Harrisburg, PA 17111-1036 EDI: AISTMBL.COM Jun 27 2020 04:38:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596
518654353	EDI: TDBANKNORTH.COM Jun 27 2020 04:38:00 TD Bank, 6000 Atrium Way, Mount Laurel, NJ 08054
518654358	+EDI: WTRRNBANK.COM Jun 27 2020 04:38:00 TNB-Target, PO Box 673, Minneapolis, MN 55440-0673
518654352	EDI: MID8.COM Jun 27 2020 04:38:00 Target National Bank, c/o Midland Credit Management, PO Box 60578, Los Angeles, CA 90060-0578
518654354	+E-mail/Text: bankruptcy@fult.com Jun 27 2020 01:29:21 The Bank, 22 Village Center Drive, Swedesboro, NJ 08085-1417
518654368	+E-mail/Text: External.Collections@phoenix.edu Jun 27 2020 01:28:55 University of Phoenix, 4615 E Elwood Street, Phoenix, AZ 85040-1950
518654370	+EDI: VERIZONCOMB.COM Jun 27 2020 04:38:00 Verizon, 500 Technology Drive, Ste 300, Weldon Spring, MO 63304-2225
518654371	+E-mail/Text: bknotices@mbandw.com Jun 27 2020 01:28:39 Verizon, c/o McCarthy, Burgess & Wolff, The MB&W Building, 26000 Cannon Road, Bedford, OH 44146-1807
518757593	+EDI: AIS.COM Jun 27 2020 04:38:00 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518654369 518654375	EDI: VERIZONCOMB.COM Jun 27 2020 04:38:00 Verizon, PO Box 4830, Trenton, NJ 08650-4830 +EDI: VERIZONCOMB.COM Jun 27 2020 04:38:00 Verizon NJ, c/o Midland Credit Management, 8875 Aero Drive Ste 2, San Diego, CA 92123-2255
518654373	EDI: VERIZONCOMB.COM Jun 27 2020 04:38:00 Verizon New Jersey Inc, c/o AFNI Inc, PO Box 3517, Bloomington, IL 61702-3517
518654374	+EDI: VERIZONCOMB.COM Jun 27 2020 04:38:00 Verizon New Jersey Inc., 500 Technology Drive, Weldon Spring, MO 63304-2225
518654377	EDI: WACHOVIA.COM Jun 27 2020 04:38:00 Wachovia, Bankcard Services, PO Box 15137, Wilmington, DE 19886-5137
518654382	EDI: CCS.COM Jun 27 2020 04:38:00 Wells Fargo Bank, c/o Credit Collection Service, Payment Processing Center, PO Box 55126, Boston, MA 02205-5126
518654379 518654381	EDI: WFFC.COM Jun 27 2020 04:38:00 Wells Fargo Bank, PO Box 5445, Portland, OR 97228 EDI: WFFC.COM Jun 27 2020 04:38:00 Wells Fargo Bank, PO Box 5058, Mac P6053-021, Portland, OR 97208-5058
	TOTAL: 79
	***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
518654309 518731123*	My Tree Guy LLC +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
518654311*	
518654240	##Amerihealth NJ MO, c/o GB Collects LLC, 145 Bradford Drive, West Berlin, NJ 08091-9269
518654308 518654319	##Monarch Recovery Management Inc, PO Box 21089, Philadelphia, PA 19114-0589 ##+Penn Credit Corporation, 916 S 14th Street, Harrisburg, PA 17104-3425
220001010	TOTALS: 1, * 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2020 Signature: /s/Joseph Speetjens

District/off: 0312-1 User: admin Page 5 of 5 Date Rcvd: Jun 26, 2020

Form ID: 318 Total Noticed: 164

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2020 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com,

NJ43@ecfcbis.com;sklar@premierremote.com;ecf.alert+Sklar@titlexi.com

Brian C. Nicholas on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited

Liability Company bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Elizabeth K. Holdren on behalf of Creditor Wilmington Savings Fund Society, FSB, as Owner

Trustee of the Residential Credit Opportunities Trust V-E eholdren@hillwallack.com,

jhanley@hillwallack.com;hwbknj@hillwallack.com

Eric Clayman on behalf of Debtor Yvette M. Boyd jenkins.clayman@verizon.net, connor@jenkinsclayman.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,

summarymail@standingtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7